

**May 18, 2011**

**Testimony on the Establishment of a Health Insurance Exchange in New York State**

Good morning: I am Alice Berger, Vice President of Health Care Planning from Planned Parenthood of New York City (PPNYC). Our services include contraceptive care and counseling; screening and treatment of sexually transmitted infections; abortion; and breast and cervical cancer screenings.

For many of our clients, we are their primary source of care and first entry point into the health care system. In 2010, nearly 50,000 patients made more than 83,000 visits to our 4 health centers located in the Bronx, Brooklyn, Manhattan and Staten Island. Over half of them were insured by Medicaid. For more than 11 years, we have Entitlement staff dedicated to screen our clients for public health insurance. Last year we helped over 6,900 of our patients enroll in Medicaid programs.

First, we wish to thank Governor Andrew Cuomo and the Departments of Health and Insurance for giving us the opportunity to weigh in on the establishment of New York State's Health Insurance Exchange. We hope that the Exchange will live up to its promise of increasing access to affordable, comprehensive health insurance coverage for the millions of uninsured New Yorkers. In order to achieve this, everyone, regardless of literacy or language, must be able to easily navigate the Exchange and understand all the health insurance options available to them, both public and private. Having said that, in spite of your best efforts, we know that there will be significant numbers of people who will not access the Exchange, and will still need and want to seek assistance at their trusted community-based health providers. PPNYC combines health care delivery with enrollment assistance. This model has proven to be tremendously successful and we strongly urge you to maintain and expand this effective way to insure thousands of clients within the Exchanges.

As both a Medicaid provider and screener, PPNYC has directly seen how challenging and discouraging it is for patients to navigate health insurance eligibility and retain coverage. Many patients have difficulty understanding the application and required documentation. In particular, our adolescent and limited English-proficient (LEP) patients need additional guidance from our staff to help them

understand the programs for which they are eligible, as well as our reassurance that their confidentiality will be protected. Adolescents and LEP New Yorkers of all ages should continue to be able to turn to providers for personalized, confidential and when necessary, multilingual enrollment assistance. Clients come to us with an array of sensitive family issues that cannot be neatly segregated from applying for insurance. Their anxiety is often high and they are additionally in need of time-sensitive health care that accompanies their need for coverage. In addition, many of our patients often struggle to come up with the required documentation needed to complete a public insurance application because they live in difficult and complicated domestic situations, not to mention having to cope with financially distressed circumstances. PPNYC and other providers who do enrollment assistance have systems in place to follow up with these patients so that they return to complete an application and obtain the health insurance they need. For those not eligible for public health insurance, many have incomes that would still qualify them for sliding fee scale, and will most likely qualify for subsidized, private health insurance through the Exchange. Based on our experience, they will continue to need one-on-one assistance to choose among the various health insurance plans that will be available to them. Finally, many of our patients do not have the access to, and experience with, the personal computers or mobile devices necessary to use the health insurance exchange, and thus will continue to turn to human and "analog" sources for help.

The complexity of our current public health insurance programs can be daunting, even for some of our most seasoned colleagues. This makes it even more critically important that New Yorkers be allowed to continue to seek face-to-face enrollment assistance at experienced, knowledgeable providers whom they can trust. Women, men and adolescents must continue to have the option of receiving on-site assistance in completing health insurance applications at the point of service delivery. Along with the Exchange, it is an essential tool to help us move forward in covering the more than 2 million uninsured New Yorkers.